Certificate Number: 05781-PAW-DE-031852321

Bankruptcy Case Number: 13-24599



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 2, 2018, at 5:57 o'clock PM PDT, Susan Janas completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: November 2, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>